Certificate Number: 05781-PAE-DE-029836534

Bankruptcy Case Number: 17-15612



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 6, 2017</u>, at <u>8:36</u> o'clock <u>AM PDT</u>, <u>Samuel A. Smith</u> completed a course on personal financial management given <u>by telephone</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 6, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President